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/Michael Chen/

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Michael Chen

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.	:	10/657,456	Confirmation No.	9809
Applicant	:	Michael Hattersley et al.		
Filed	:	September 08, 2003		
TC/A.U.	:	3691		
Examiner	:	Shrestha, Bijendra K.		
Docket No.	:	GP-03-01		
Customer No.	:	30349		

Title:           **METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING  
FINANCIAL ACCOUNTS**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION FINAL MAILED SEPTEMBER 13, 2011**

**REPLY UNDER 37 CFR §1.116  
EXPEDITED PROCEDURE – TECHNOLOGY CENTER 3691**

Sir:

In response to the Office Action of September 13, 2011, please amend the above-identified application as follows:

The **Listing of Claims** begins on page **2** of this paper.

**Remarks/Arguments** begin on page **8** of this paper.